

MAR 22 2006

Application No. 09/703,357

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE5 **In re Application of:** Banaugh et al.**Docket No.:** WELL0011**Serial No. :** 09/703,357**Art Unit:** 3624**Filed:** 31 October 2000**Examiner:** Kyle, Charles R.10 **Title:** Method and Apparatus for Integrated Payments Processing and Decisioning
for Internet Transactions

March 22, 2005

15 **Mailstop:** RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-145020 **Preliminary Amendment**

Sir:

25 This is a Preliminary Amendment in response to the Advisory Action, mailed
February 27, 2006, for the above-identified patent application. Amendment to the
claims is attached hereto. The Commissioner is hereby authorized to charge any
additional fees due or credit any overpayment to Deposit Account No. 07-1445.